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JAMES M. REES (1941-1988)

January 22, 2010

TELEFAX

Debbie Bell
American Service Center
Fax: 703-525-2066

Re: American Express v. Whittaker

Dear Mr. Bell:

I am writing regarding an adverse credit entry on Mr. Whittaker's report submitted by American Express ("AMEX"). This adverse credit entry arises from a dispute between Mr. Whittaker and AMEX regarding unauthorized charges on Mr. Whittaker's account in approximately 2008.

While Mr. Whittaker was dining in a restaurant in Japan, while on business, he paid for his meal with his AMEX card. Unbeknownst to him, the server charged approximately \$110,000.00 on the card. We attempted to resolve this dispute with AMEX. However, AMEX was uncooperative and filed suit against Mr. Whittaker. In response, we immediately filed pleadings evidencing that Mr. Whittaker's signature was not on any of the alleged "receipts" for the \$110,000.00 purchases. Immediately after our filing these pleadings, AMEX dropped the suit and removed the adverse entry from Mr. Whittaker's report. Today, we have learned that American Express resubmitted their erroneous entry on Mr. Whittaker's report. Given that AMEX decided to no longer pursue this claim, we are surprised that AMEX would re-report this entry. However, please rest assured that the adverse entry is entirely erroneous and baseless.

Based upon these recent developments, we shall contact AMEX and the appropriate credit reporting agencies to correct this error. In addition, enclosed please find a copy of the correspondence dated November 28, 2008 which outlines and describes the core dispute at issue with AMEX.



RB REES BROOME, PC
—ATTORNEYS AT LAW

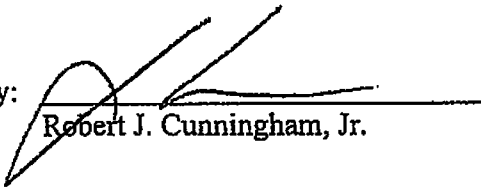
Debbie
January 22, 2010
Page 2

Please contact me if you have any questions or concerns.

Sincerely,

REES BROOME, PC

By:


Robert J. Cunningham, Jr.

cc: James Whittaker

TRANSMISSION VERIFICATION REPORT

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